

3 Program Descriptions and Eligibility

“Each Commission program has specific eligibility requirements, award amounts and selection requirements.”

The Commission administers the Cal Grant and other financial aid programs. Each program has specific eligibility requirements, award amounts, and selection requirements. The following is a list of Cal Grant award types:

- ▶ Cal Grant A Entitlement
- ▶ Cal Grant A Transfer Entitlement
- ▶ Cal Grant A Competitive
- ▶ Cal Grant B Entitlement
- ▶ Cal Grant B Transfer Entitlement
- ▶ Cal Grant B Competitive
- ▶ Cal Grant C
- ▶ Cal Grant T- *not currently funded*

Other Commission administered programs include:

- ▶ Assumption Program of Loans for Education (APLE)
- ▶ Child Development Teacher and Supervisor Grant Program
- ▶ Law Enforcement Personnel Dependents Grants Program (LEPD)
- ▶ Robert C. Byrd Honors Scholarship Program
- ▶ Graduate Assumption Program of Loans for Education (Graduate APLE)- *not currently funded*
- ▶ California State Work-Study- *not currently funded*

3.1 General Cal Grant Eligibility

To be eligible for and receive payment for any Cal Grant award, a student must meet the following requirements:

- Be a U.S. citizen or an eligible noncitizen
- Be a California resident
- Attend a Cal Grant participating California college or university
- Demonstrate financial need at his or her college
- Have family income and assets below the ceilings

- Have met U.S. Selective Service requirements
- Be in a program leading to an undergraduate degree, certificate or first professional degree
- Not have a bachelor's or professional degree before receiving a Cal Grant (except for extended Cal Grant A or B awards, teaching credential programs or Cal Grant T)
- Have a valid Social Security number
- Maintain satisfactory academic progress
- Not owe a refund on any state or federal educational grant
- Not be in default on any student loan
- Not be incarcerated

Initial eligibility for a Cal Grant award is based on information from the student's Free Application for Federal Student Aid (FAFSA). Schools are responsible for verifying that students who appear on the Grant Roster meet the above program requirements, as required by the school's Institutional Participation Agreement, Article IV A. Further information regarding each of the eligibility requirements is outlined below.

U.S. Citizen or Eligible Noncitizen

To be eligible for both federal and state aid, a student must be a U.S. citizen, or an eligible noncitizen. An eligible noncitizen is one of the following: a U.S. permanent resident who has an Alien Registration Receipt Card (I-151, I-551), a conditional permanent resident (I-551C) or a noncitizen with a Departure record (I-94) from the Bureau of Citizenship and Immigration with one of the following designations: "Refugee"; "Asylum Granted"; "Indefinite Parole," "Humanitarian Parole"; or "Cuban-Haitian Entrant." Other eligible noncitizens include U.S. nationals who are natives of American Samoa and Swain's Island.

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Those with one of the following documents are not eligible for federal or state aid: an F-1, F-2, or M-1 student visa, a J-1 or J-2 exchange visitor visa, a G series visa (pertaining to international organizations), an H series or L series visa (allowing temporary employment in the U.S.), a “Notice to Apply for Permanent Residence” (I-171 or I-464), or an I-94 stamped “Temporary Protected Status.”

AB 540 and Immigration Concerns

Effective January 1, 2002, the law allows students, regardless of their citizenship status, to pay in-state tuition fees if they meet certain requirements. This law does not make undocumented students residents and does not make them eligible for Cal Grant assistance, or Federal Title IV student financial aid.

To qualify for the exemption from paying out-of-state tuition, a student must:

- ✓ Attend high school in California for 3 or more years;
- ✓ Graduate from a California high school, receive a GED from the California GED office or receive a Certificate of Proficiency as a result of passing the California High School Proficiency Examination, **and**
- ✓ File an affidavit with the state college or university stating that he or she will file an application with the Bureau of Citizenship and Immigration Services (BCIS) to obtain legal permanent residency as soon as he or she is eligible.

California Residency for Cal Grant Eligibility

California residency for unmarried students who are not 18 years of age by the application deadline cycle for which they are applying, is based on the residency status of a parent or non-parent adult responsible for their direct care and control. To qualify as a non-parent

adult, he or she must have had continuous direct care and control of the student for at least two years prior to the application cycle deadline for which they are applying.

Unmarried students under 18 are legal California residents if:

- ✓ a parent is a legal California resident at the application deadline for which the student is applying, **or**
- ✓ the student has lived for two years with a responsible non-parent adult and that adult is a legal California resident at the application cycle deadline for which he/she is applying

For example, students whose parents are living overseas are considered California residents if they are minors and have been living under the direct care and control of a California resident for at least two years as of the application cycle deadline for which they are applying, or their parents have maintained their California residency during their absence from the state.

All married students, regardless of their age, and all unmarried students 18 or older must establish their own residency. If they will be 18 on or before the application cycle deadline for which they are applying, they must be a legal California resident at the application deadline for which they are applying. They also must be in the United States legally and be able to establish U.S. residency based on their status with the Bureau of Citizenship and Immigration Services.

Cal Grant Participating California College or University

Students must attend a California college that has a valid Institutional Participation Agreement with the Commission. The requirements for school participation in the Cal Grant program are described in Chapter 2.

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Demonstrate Financial Need

To be eligible for a Cal Grant, a student must have sufficient financial need for the award. The calculation of a student's financial need is described in Chapter 5 of this manual. The minimum need requirement is a separate eligibility criterion from the income and asset ceiling requirements.

For a new Cal Grant A or Cal Grant C award, the minimum financial need required equals the maximum award amount, at the student's first school choice, plus \$1,500.

At all schools, the minimum financial need required for Cal Grant B selection is \$700.

Income and Asset Ceilings

Income and asset ceilings are set by the Commission in accordance with the provisions of *C.E.C. 69432.7 (k)* and are adjusted annually. The current income and asset ceilings are included in Appendix XX.

Annual adjustments to the income and asset ceilings are based on the percentage change in the cost of living as defined by the California Constitution. The relevant section reads:

SEC. 8. (e) (1) "Change in the cost of living" for the state, a school district, or a community college district means the percentage change in California per capita personal income from the preceding year."

The California Department of Finance provides the data to make this assessment. Although historically per capita income rises nearly every year, use of the method described above to adjust income and asset ceilings will occasionally lead to decreases in the ceilings.

Income and asset ceilings for the upcoming year are typically approved by the Commission each November. The financial aid community is informed of the adjustments through a Grant Operations Memo.

Selective Service Requirements

To be eligible to receive a Cal Grant award, a student must meet United States Selective Service registration requirements. This coincides with federal Title IV requirements. Therefore, if a student is or would be Title IV eligible based on his/her Selective Service status, then this student also meets Cal Grant requirements. Schools would also be able to use professional judgment in Selective Service matters just as for Title IV eligibility.

Participate in an Eligible Program

A student must be enrolled in a program leading to an undergraduate degree, certificate or first professional degree. Specific course length requirements vary depending on the type of grant and are explained later in this chapter.

Baccalaureate Degree Restriction

As indicated above, a student must have not earned a baccalaureate degree (B.A. or B.S), or the equivalent to receive a Cal Grant A, B or C. This is consistent with the way Federal Pell Grant recipients are handled. Students who have obtained professional degrees are ineligible for Cal Grant undergraduate benefits even if they have not earned a baccalaureate degree. Examples of professional degrees include:

- ✓ Doctor of Pharmacy (Pharm.D.)
- ✓ Doctor of Chiropractic (D.C.)
- ✓ Juris Doctorate (J.D.)

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Students that receive a master's level degree, such as a Master of Architecture (M.Arch) degree, without receiving a bachelor's degree are also ineligible.

Students who have earned a degree from an unaccredited or foreign school are ineligible for a Cal Grant award, regardless of whether or not the baccalaureate or professional degree is accepted or recognized by the school at which the student is enrolled.

Valid Social Security Number

Students must have a valid Social Security number in order to complete the FAFSA. The Commission is unable to consider a student for a Cal Grant award without a valid FAFSA.

Satisfactory Academic Progress

The recipient must maintain satisfactory academic progress as defined by the school in accordance with federal financial aid standards. The policy set for federal financial aid must be used for the Cal Grant program. Therefore, if a recipient's federal financial aid is suspended for a term because the recipient is not making satisfactory academic progress, state financial aid must also be suspended. Students failing to meet the satisfactory academic progress standards for more than two consecutive semesters or three consecutive quarters will be withdrawn from the Cal Grant program.

Loan Default/Owe a Refund

Each school is responsible for verifying that a grant recipient is not in default on any Title IV educational loan and that no refunds are owed on a federal or state grant.

Incarcerated Students

Students who are currently incarcerated are not eligible for Cal Grant benefits. These students will be withdrawn from the program when the Commission is notified of their incarceration.

3.2 Cal Grant A

Cal Grant A benefits cover up to full systemwide fees at the University of California and the California State University, and provide for tuition and fees at independent colleges and some occupational and career colleges in California. Award amounts are determined through the state budget process and may change annually.

Cal Grant A awards are for students enrolled in a program of instruction of not less than two academic years that leads to an associate or baccalaureate degree requiring 48 semester units or that results in eligibility for transfer from a community college to a baccalaureate degree program.

There are three Cal Grant A awards: Entitlement, Transfer Entitlement and Competitive.

Cal Grant A Entitlement Award

Every graduating high school senior who has at least a 3.0 high school GPA, meets all the Cal Grant requirements, is a California resident at the time of graduation, and applies by March 2 either the year that he/she graduates or the following year is guaranteed a Cal Grant A Entitlement award.

Cal Grant A California Community College Transfer Entitlement Award

High school seniors who graduate after June 30, 2000, attend a California Community College, and then transfer to a qualifying baccalaureate degree-granting institution may be eligible for a California Community College Transfer Entitlement Cal Grant A. Eligible students must have at least a 2.4 community college GPA (of at least 24 semester units, or the equivalent, of degree credit), meet the financial and eligibility requirements, be under age 24 at the time of transfer, and apply by March 2.

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Cal Grant A Competitive Award

Other students who meet all the Cal Grant eligibility requirements and who have at least a 3.0 GPA may compete for a Cal Grant A Competitive award. Selection is based on a composite score that takes into consideration family income, parents' educational level, GPA, time out of high school, high school performance standards and other factors, such as whether the student comes from a single-parent household or is a former foster youth.

Cal Grant A Reserve

Students who receive a Cal Grant A award, and choose to attend a California Community College, will have their awards reserved for up to three years until they transfer to a four year tuition/fee charging college. To reserve their awards for the third year, students must make their requests in writing.

Students who list a California Community College on their FAFSA as their first California college will automatically have their Cal Grant held in reserve. A school change to a tuition-charging institution at any time will remove the reserve status. Likewise, a school change to a California Community College will automatically place the student's award in reserve.

Students must be certified as financially eligible for a Cal Grant at the tuition-charging institution at the time they transfer and have remaining Cal Grant eligibility. They must also have financial need at the college. Students are advised to notify their school that they have a reserve grant.

3.3 Cal Grant B

Cal Grant B is for students from disadvantaged or low-income families.

The award for most first-year students covers living expenses, books, supplies and transportation, but not tuition and fees. When

renewed or awarded beyond the freshman year, the grant covers tuition and fees. The tuition and fee award amounts are the same as those for Cal Grant A. Award amounts are determined through the state budget process and may change annually.

A very limited number of new recipients may receive a Cal Grant B for tuition and fees, in addition to an access grant, for their first year. These students have exceptional financial need and have been determined to be among the most disadvantaged.

Coursework must be for at least one academic year, and students must be enrolled at least half time.

There are three Cal Grant B awards: Entitlement, Transfer Entitlement and Competitive.

Cal Grant B Entitlement Award

Every graduating high school senior who has at least a 2.0 high school GPA, meets all the Cal Grant requirements, is a California resident at the time of graduation, and applies by March 2 either the year that he/she graduates or the following year is guaranteed a Cal Grant B Entitlement award.

Cal Grant B California Community College Transfer Entitlement Award

High school seniors who graduate after June 30, 2000, attend a California Community College and then transfer to a qualifying baccalaureate-degree granting institution may be eligible for a California Community College Transfer Entitlement Cal Grant B. Eligible students must have at least a 2.4 community college GPA (of at least 24 semester units, or the equivalent, of degree credit), meet the financial and eligibility requirements, be under age 24 at the time of transfer and apply by March 2.

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Cal Grant B Competitive Award

Other students who meet all the Cal Grant eligibility requirements and who have at least a 2.0 GPA may compete for a Cal Grant B Competitive award. Selection is based on a composite score that takes into consideration family income, parents' educational level, GPA, time out of high school, high school performance standards and other factors, such as whether the student comes from a single-parent household or is a former foster youth.

appropriate school representative or the student's employer and returned to the Commission by the May 15 deadline if the student wishes to remain in the competition.

Supplements are scored with an emphasis on educational background, vocational or occupational experience and aptitude. Additional points come from vocational or educational endorsements and grades. A counselor's review of the completed Supplement is recommended.

3.4 Cal Grant C

Cal Grant C helps vocationally oriented students acquire marketable job skills within a short time. Training must lead to a recognized occupational goal—diploma, associate degree, license qualification or certificate—which indicates at least an entry-level job skill. Students must be enrolled at least half-time in a course of study at least four months in length. Funding is available for up to two years, depending on the length of the program, as long as academic progress is satisfactory.

Cal Grant C recipients may attend occupational, career, or technical training courses at any California Community College. In addition, the awards may be used for nursing and allied health programs at a hospital school, selected courses at several independent colleges and specialized courses at eligible proprietary colleges.

Cal Grant C is not for students seeking a broad general education background, and may not be used for a four-year degree program, graduate study, course prerequisites or general education.

All applicants who did not receive a Cal Grant A or B award and who are eligible at the first Cal Grant C-eligible school listed on their FAFSA will be sent a Cal Grant C Supplement form as part of the competition. The Supplement must be completed by the student, endorsed by the

3.5 Cal Grants for approved, mandatory five-year undergraduate programs

Students enrolled in a Commission approved, mandatory five-year undergraduate program are eligible to renew their Cal Grant A or B benefits for an additional year, provided they meet the application requirements and demonstrate financial need. A mandatory five-year undergraduate program is one for which attendance beyond four years is required to meet the program's degree requirements. Since students can enter the Cal Grant program as a first through fourth year student, the participant may only be in their second or third year as a Cal Grant program participant. The name fifth year only refers to the application of the additional benefits for Cal Grant recipients enrolled in mandatory five-year programs.

The student's course of study must require every participant in that major to complete more than four years of study for graduation. Students must submit a *Request for Cal Grant Fifth-Year Benefits Form* (G-42). The Commission's Grant Services Division maintains a list of schools with approved mandatory five-year programs. This list is also printed on the reverse of each G-42.

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3.6 Cal Grant A and B awards for use in Teaching Credential Programs

Students enrolled in a qualified teaching credential program may be eligible to renew their Cal Grant A or B award for an additional year after receiving their bachelor's degree. Teaching Credential Program (TCP) participants must continue to meet Cal Grant A or B program requirements and demonstrate financial need. This is a benefit extension to an existing Cal Grant program award. Students must submit a *Request for Cal Grant Teaching Credential Program Benefits Form* (G-44).

Cal Grant A and B recipients are eligible to be paid Cal Grant TCP benefits for use in a teaching credential program if they:

- have received a Bachelor's degree
- are accepted and enrolled in a professional teacher preparation program at a California Commission on Teacher Credentialing approved institution within 15 months of the end of the term for which the recipient last received a Cal Grant payment
- have not received or submitted an application for an initial Teaching Credential, such as a Preliminary or Clear Credential
- maintain financial need for Cal Grant renewal

The Commission's Grant Services Division maintains the list of schools with approved teaching credential programs. This list is also printed on the reverse of each G-44.

3.7 Cal Grant T

No funding has been received for new Cal Grant T awards since the 2002-03 budget year; however the program still exists in state statute. There are still some students that were awarded prior to 2003-04 that remain eligible for payment.

Cal Grant T awards help cover one year of tuition and fees at a teaching credential program in California in exchange for teaching service. Recipients must commit to teach at a low-performing K-12 school for one year for each \$2,000 they receive. The grant awards will become loans if the service requirement is not met.

To receive benefits, students must have a bachelor's degree and attend a teaching credential program at a school approved by the California Commission on Teacher Credentialing.

Students are selected based on their GPA and financial need. In addition, they must sign a declaration in which they agree to provide teaching service at a low-performing K-12 school in California.

Students who received extended Cal Grant A or B benefits to attend a teaching credential program or who are currently eligible for extended benefits are not eligible for a Cal Grant T award, nor are those who have applied for or who hold a preliminary teaching or clear credential.

Cal Grant T applications are distributed to all postsecondary institutions in California each year in Spring. The application deadline is June 1.

3.8 Specialized Programs

In addition to the Cal Grant programs, the California Student Aid Commission offers the following specialized programs:

- Assumption Program of Loans for Education
- Child Development Teacher and Supervisor Grant Program
- Law Enforcement Personnel Dependents Grant Program
- Robert C. Byrd Honors Scholarship Program

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- Graduate Assumption Program of Loans for Education (Graduate APLE)
- California State Work Study

Basic Eligibility for Specialized Programs

To qualify, you must:

- be a U.S. citizen or an eligible noncitizen
- demonstrate financial need
- be a California resident attending an eligible college*
- have a valid Social Security number
- have registered with the U.S. Selective Service, if required to do so
- not owe a refund on an educational grant or be in default on a student loan

* The Assumption Program of Loans for Education is open to out-of-state teachers.



Assumption Program of Loans for Education (APLE)

The Assumption Program of Loans for Education, or APLE, is designed to encourage outstanding students to become teachers and serve in critical teacher shortage areas in California public K-12 schools. Participants may receive up to \$11,000 in loan assumption benefits.

Applicants must have completed at least 60 units, have received, or have been approved to receive, educational loans to obtain a baccalaureate degree or an initial teaching credential, have not completed the coursework necessary to obtain an initial (preliminary or clear) credential and are enrolled at least half-time each term. APLE Coordinators at participating institutions, District Intern programs and County Offices of Education (for the out-of-state teachers) submit selected applications to the Commission.

APLE participants must sign an agreement and provide four consecutive years of full-time teaching service in a California public school in one of the designated subject matter areas or in a designated school (low-income, low-performing, school serving rural areas, school with high percentage of emergency permit teachers, or state special school). The list of eligible schools is provided by the Superintendent of Public Instruction each year and is available on the Commission's Web site at www.csac.ca.gov in March.

Applications are available in early Spring at participating institutions and District Intern Programs with teaching credential programs approved by the Commission on Teacher Credentialing. The institutions develop their own selection criteria (academic ability & recommendations) and procedures. Selected applications must be submitted to the California Student Aid Commission by June 30.

Out-of-state teachers may apply for the APLE program through the education or superintendent's office of the California county in which they will teach.

Based on the June 30 outstanding educational loan balances, loan assumption payments are made directly to the lender. The program assumes \$2,000 after completion of the first full academic year of eligible full-time teaching service and up to \$3,000 for each of the second, third and fourth consecutive year of teaching service. Participants who teach math, science or special education in the lowest performing schools may receive an additional \$8,000 in benefits.

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Child Development Teacher and Supervisor Grant Program

Each year outstanding college students who are pursuing child development permits at the teacher, site supervisor or program director level receive these grants to help with their college costs. Students at two-year colleges may receive \$1,000 per academic year for up to two years; those attending four-year colleges may receive \$2,000 per academic year for up to two years. The maximum benefit is \$6,000.

In return, participants must work full time at an eligible California children's center for one year for each year they receive grant funds. To be eligible, students must attend a California Community College or public or independent four-year college at least half time and take courses leading to a child development permit.

To apply, students must file a FAFSA and complete a *Child Development Teacher and Supervisor Program* application. The application deadline is June 1. Colleges must recommend applicants and may nominate as many as they wish. The Commission selects participants based on financial need and academic achievement and notifies all applicants of their status in August. This program is federally funded and subject to the availability of federal resources each year.

Law Enforcement Personnel Dependents Grant

Grants are available for dependents and spouses of California law enforcement officers who were killed or totally (100%) disabled in the line of duty. Law Enforcement Personnel Dependents (LEPD) Grants are need-based and may be used to attend any California postsecondary school accredited by the Western Association of Schools and Colleges.

Grants range from \$100 to \$11,259 a year, for up to four years. Students who receive an LEPD award may also receive a Cal Grant or any other grant or college fee waiver if they are eligible. Awards for students with Cal Grants will match the amount of their Cal Grant award.

Eligible law enforcement officers include peace officers (highway patrol, marshals, sheriffs, police officers), employees of the California Department of Corrections and the California Youth Authority, and permanent full-time firefighters employed by counties, cities, districts and other state political subdivisions.

To apply, students must file the FAFSA and an LEPD application (with applicable documents). Applications are available from the Commission or may be downloaded from the Commission's website. Applications are accepted throughout the school year.

Robert C. Byrd Honors Scholarship

Robert C. Byrd Honors Scholarships recognize exceptional high school students who show promise of continued academic excellence in college. They are renewable for up to four years of postsecondary study at any accredited U.S. college. The scholarship award amount is \$1,500. This program is federally funded and subject to annual funding review by Congress.

The Commission sends applications to public and private high schools each year in February. Participating schools screen applications and may nominate up to two students. Deadlines may vary at each school, but all nominations must be postmarked to the Commission by May 4. The Commission reviews all nominations, ranks and selects participants and notifies the nominees of their status in June. This scholarship is merit-based so the FAFSA is not required.

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Graduate Assumption Program of Loans for Education (Graduate APLE)

No funding has been received for new Graduate APLE awards since the 2002-03 budget year; however the program still exists in state statute. There are still some students that were awarded prior to 2003-04 that remain eligible for loan assumption benefits.

The Graduate APLE program is designed to encourage students to complete their graduate education and serve as faculty at one or more colleges in California. Once participants have obtained their graduate degree and completed their first year of teaching service, they will receive up to \$2,000 a year in loan assumption benefits for up to three years of full-time teaching serves at accredited colleges or universities in California.

To be eligible, students must have received, or be approved to receive, a student loan to meet the costs of their graduate study, or have received a loan for their undergraduate studies.

Applications are provided to college financial aid offices by the Commission. Once section of the application must be completed by a faculty member, who then must submit the application to the Commission by the June 30 postmark deadline. Applications received after the deadline will be evaluated on a first-come, first-served basis. Selection is based on financial need and academic achievement.

California State-Work Study

No funding has been received for the State Work-Study program since the 2002-03 budget year; however the program still exists in state statute.

California's Work-Study Program offers eligible students enrolled at selected public institutions the opportunity to earn money to help pay for their education while gaining valuable work experience.

Schools are selected for participation based on a competitive Request for Proposal (RFP) process.